

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

KHANDROS *et al.*

Appl. No.: 10/749,697

Filed: December 31, 2003

For: **System for Reducing Information  
Required to Open a New Account**

Confirmation No.: 2177

Art Unit: 3693

Examiner: Bartley, Kenneth

Atty. Docket: 2348.0080000

**Amendment and Reply Under 37 C.F.R. §1.111**

***Mail Stop Amendment***

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated September 30, 2008, (PTO Prosecution File Wrapper Paper No. 20080905), Applicants submit the following Amendment and Remarks.

Amendments to the Claims are reflected in the listing of claims, which begin on page 2 of this paper.

Remarks and Arguments begin on page 9 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefore (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.